

DISABILITY INSURANCE PROGRAM
FREQUENTLY ASKED QUESTIONS (FAQ)

Section 2.0: Short-Term Disability (STD)

Disclaimer—

If there is any conflict in interpretation between the FAQs and the Short-Term Disability (STD) and Long-Term Disability (LTD) program contract provisions and existing law, the contract provisions and/or law govern.

Q 2.1 Who is eligible to participate in the disability insurance program?

A 2.1 By definition, Short-Term Disability programs provide enrolled employees with partial income replacement for a short period of time should the employee become disabled due to a covered accident, sickness or pregnancy. In the STD program sponsored by the State of Delaware, Short-Term Disability means that the employee is unable to perform one or more of the essential duties of his/her occupation due to injury, sickness, pregnancy or other medical condition covered by the plan, and the employee's current monthly earnings are 80% or less than his or her pre-disability base salary including hazardous duty pay, if applicable.

Q 2.2 What disabilities are not covered in the STD program?

A 2.2 The STD program does not cover:

- injury, sickness, mental illness, substance abuse, or pregnancy not being treated by a physician or surgeon;
- disability caused by or contributed to by war or act of war (declared or not);
- disability caused by commission of or attempt to commit a felony, or to which a contributing cause was your being engaged in an illegal occupation ;
- disability caused by or contributed to by an intentionally self-inflicted injury;
- injury sustained as a result of doing any work for pay or profit from another employer.

Q 2.3 How do I contact The Hartford to file a claim?

A 2.3 Please call 1-800-538-8439 to file a disability claim with The Hartford between 8:00 a.m. and 8:00 p.m. (ET), Monday through Friday. Be prepared to supply the following information at the time of the call:

- Your name and Social Security Number
- State that you are employed by the State of Delaware and provide the name of your agency and/or school district and the last full day of active employment.
- Name and telephone number of your human resources representative or benefit representative.

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- Nature of your claim and whether it is work related
- Name, address and telephone number of your treating physician.

Q 2.4 Will The Hartford notify my human resources office that I filed a claim?

A 2.4 Yes. The Hartford will verify your last day worked with your human resources office and notify them of the status of your claim.

Q 2.5 When do STD benefit payments commence and for how long?

A 2.5 For a disability caused by a covered sickness or accident, benefits commence after completion of a 20 calendar-day elimination period for up to a maximum period of 182 calendar days.

Q 2.6 What is the weekly STD benefit payment?

A 2.6 The weekly benefit will be the lesser of 75% of pre-disability earnings including hazardous duty pay, if applicable, or \$2,000, reduced by other income benefits.

Q 2.7 How are earnings defined?

A 2.7 Earnings are defined as base weekly earnings (including hazardous duty pay, if applicable) received from the State of Delaware or for any work while disabled and eligible for residual disability benefits under this plan.

Q 2.8 What is the minimum weekly STD benefit payment?

A 2.8 \$25.00 or 10% of the benefit before deduction of other income whichever is greater.

Q 2.9 How is my weekly STD benefit payment calculated if my disability starts or ends in the middle of a payperiod?

A 2.9 Alternate work schedules will be converted to a “Monday through Friday” period starting the first full pay period during the 20 calendar day elimination period for STD. As of the 21st calendar day, the STD program will pay 1/5 of the weekly benefit amount for each weekday you are disabled during a pay period as all STD benefit payments are calculated using a 5 day work week.

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- Q 2.10 Can the weekly STD benefit payment be supplemented?**
A 2.10 Yes. Claimants may use sick leave, vacation leave, donated leave and/or compensatory leave to bring the 75% STD payment up to a maximum of 100% of pre-disability base salary.
- Q 2.11 Will I continue to accrue pension service credits while receiving STD benefit payments?**
A 2.11 Yes. Employees receiving STD benefit payments will continue to accrue pension service credits.
- Q 2.12 Will I continue to earn state share or double state share for my health care coverage while receiving STD benefit payments?**
A 2.12 Yes. Employees receiving STD benefit payments will continue to earn state share or double state share as applicable.
- Q 2.13 What are Residual Disability benefits?**
A 2.13 If while covered under this benefit, you become disabled and work on a part-time or limited duty basis, The Hartford will classify you as being Residually Disabled. If you should become residually disabled, the following calculation is used to determine your weekly benefit:
Weekly Benefit = $((A-B)/A) \times C$
- A = Your pre-disability weekly earnings including hazardous duty pay, if applicable
B = Your current weekly earnings
C = The weekly benefit payable if you were totally disabled.
(Your weekly benefit will not be less than the minimum weekly benefit stated above.)
- Q 2.14 How does the Disability Insurance Program work for an uncomplicated pregnancy?**
A 2.14 An employee who has an uncomplicated pregnancy and does not stop working until the baby is born begins receiving STD benefit payments after a 20 calendar-day elimination period following the birth of her child. Short-term disability payments will continue until the employee is no longer disabled, typically a total of six weeks for an uncomplicated pregnancy and birth. For Merit employees, FMLA runs concurrently with the 20 calendar-day elimination period and the subsequent STD period. The employee can use paid leave during the 20 calendar-day elimination

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period and add 25% to supplement the 75% STD benefit payment to bring the total benefit up to 100% of pre-disability earnings. State of Delaware school district employees should check with their district office on the application of STD and FMLA leave rules.

- Q 2.15 How does the Disability Insurance Program work for a pregnancy when the doctor says the mother must stop working due to medical conditions (associated with the pregnancy or otherwise)?**
- A 2.15 The 20 calendar-day elimination period begins with the date that her doctor says she must stop working. The STD benefit payment would then carry through the date of delivery and the post delivery recovery period for a total of 182 days. If the employee is still disabled after 182 days, the LTD benefit would begin (in a maternity case, this would most often occur if the employee has a high-risk pregnancy and has to stop working well before the delivery date).**
- Q 2.16 What is the coverage for school district employees who do not work during the summer months and become disabled during the non-working period?**
- A 2.16 Disabilities that begin during a non-working period may not be claimed until the normal working period begins again. For example, disabilities that begin in July for ten month school employees will have to wait until the first day of the new school year to begin before a claim may be filed. In this situation, the effective date of the claim will be the first day of the new school year with respect to the determination of the inability to work by The Hartford.**
- Q 2.17 What is the coverage for school district employees who become disabled during the school year and whose disability runs through the non-working summer months?**
- A 2.17 In this situation, the 20 calendar-day elimination period begins during the school year and continues without ceasing into the non-working period, if applicable. If for example, you should become disabled during the last week of a school year and continue to be disabled beyond the last working day of the school year, the 20 calendar-day elimination period begins on the first day out of work and extends into the non-working period. Employees will receive a day's worked adjustment prior to the Short-Term Disability payment beginning. The STD benefit payment will be calculated at 75% of the base annual salary, divided on a 26 pay cycle basis (even if for a 22 pay employee). The STD benefit payment will**

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- continue into the non-working summer months if you remain disabled.
- Q 2.18 What happens if my disability recurs after I return to work as an active full-time employee?**
- A 2.18** If you return to work as an active full-time employee for 14 consecutive day(s) or more, any recurrence of a disability will be treated as a new disability with respect to when benefits commence and the maximum duration of benefits. If recurrent periods of disability are due to the same or a related cause and are separated by less than 14 consecutive day(s) or work as an active full-time employee, The Hartford will consider the disability to be the same period of disability.
- Q 2.19 What is Vocational Rehabilitation?**
- A 2.19** Vocational Rehabilitation means employment or services that prepare you, if you are disabled, to resume gainful work. Vocational Rehabilitation Services include, when appropriate, any necessary and feasible vocational testing, vocational training, work-place modification, prosthesis, or job placement.
- Q 2.20 What is Rehabilitative Employment?**
- A 2.20** Rehabilitative Employment is part of the Vocational Rehabilitation program stated above and must be approved in writing by your Human Resources Office.
- Q 2.21 Do earnings from Rehabilitative Employment affect the weekly benefit?**
- A 2.21** Yes. If you are in an approved program of Rehabilitative Employment and you are disabled, your weekly benefit will be the amount calculated for Total Disability, reduced up to 50% of the income received from each week of Rehabilitative Employment.
- Q 2.22 How will the disability insurance benefit work with other State benefits that we have?**
- A 2.22** The disability benefit, paid leave benefit, and FMLA are separate benefits offered to employees. These benefits must be coordinated but they are separate. The State of Delaware has established policies for combining paid leave and FMLA for Merit employees. FMLA will run concurrently with the STD benefit period for Merit employees.

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- Q 2.23 Your STD benefit payments will stop on the first to occur of:**
- A 2.23**
1. the date you are no longer disabled;
 2. the date you fail to furnish proof of your continued disability
 3. the date you refuse to be examined if requested by The Hartford;
- the maximum STD benefit period of 182 calendar days has expired;
 - the date of your death
- Q 2.24 While I am on Short-Term Disability (STD) will my earnings be subject to income tax?**
- A 2.24** Yes, all earnings (STD and paid leave) are subject to Federal, State, and Local (if applicable) income tax withholding.
- Q 2.25 Can I continue to participate in the Deferred Compensation Program with Fidelity while on Short-Term Disability (STD)?**
- A 2.25** You may not defer any portion of the 75% STD payment. However, if you use accrued leave to supplement the STD payment, you may defer any portion of the paid leave amount. For further questions on Deferred Compensation please contact Leighann Hinkle with the Treasurers' Office at (302) 744-1083.